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The Influence of Service Quality, Professionalism of Work, and Promotion on Customer Satisfaction of Bank Jatim Branch of Dr. Soetomo Hospital Surabaya

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ABSTRACT

Purpose: The purpose of this study is to analyze the effect of service quality, work professionalism and promotion on customer satisfaction. The population in this study was 2,155 customers, the number of samples using the Slovin formula was 96. The data analysis technique used was multiple regression analysis.

Design/methodology/approach: The data analysis technique used was multiple regression analysis

Findings: The research results are: 1) There is an influence of service quality on customer satisfaction, 2) There is the influence of work professionalism on customer satisfaction, 3) There is an effect of promotion on customer satisfaction, 4) There is the influence of service quality, work professionalism and promotion of customer satisfaction, 5) Variable work professionalism has a dominant influence on customer satisfaction.

Research limitations/implications: This research is motivated by the idea that banks must increase customer satisfaction. Many benefits received with high customer satisfaction, including increasing customer loyalty, increasing advertising effectiveness, and increasing business reputation

Practical implications: State your implication here.

Originality/value: This paper is original

Paper type: Research paper

Keyword: Customer Satisfaction, Promotion, Professionalism Of Work, Service Quality.

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I. INTRODUCTION

Bank Jatim is one of the state financial institutions that is intended to serve the needs and help the mechanism of the economic sector in Indonesia. One service provided by Bank Jatim in collecting funds from the public in the form of savings deposits. Various kinds of conveniences and benefits offered by Bank Jatim for its customers in an effort to attract customers to entrust their funds to banks.

Bank Jatim offers several types of savings deposits for customers, namely: Tabungan Siklus, TabunganKU, SimPel Tabungan, Tabungan SIMPEDA, Tabungan Haji. Requirements that are relatively easy such as simply filling in the application provided and attaching a personal identity such as a ID Card, Driving Lisence, PASSPORT, or other identity card owned. In addition, the initial funds that must be deposited with the bank are also relatively small.

In order to increase customer satisfaction, the customer must be given good and fast services related to bank transactions. If it is ignored or the service is not fast enough, then they will leave the company and become customers in the company's competitors. This will cause a decrease in banking income and in turn will reduce

profits and even losses. Therefore, company leaders must try to measure the level of customer satisfaction in order to find out how much satisfaction the customer has felt. Then some efforts must be made by each company, especially in companies engaged in banking services, precisely at Bank Jatim is to apply service quality, work professionalism, and good promotion.

Customer is the person who does the buying of the products and the consumer is the person who ultimately consumes the product (Michael R. Solomon, 2008) When a consumer/customer is happy with either the product or services it is termed satisfaction. Satisfaction can also be a person's feelings of pleasure or disappointment that results from comparing a product's perceived performance or outcome with their expectations (Philip Kotler & Keller Kevin Lane, 2009)

Service quality in the management and marketing literature is the extent to which customers' perceptions of service meet and/or exceed their expectations for example as defined by (Valarie A. Zeithaml, 2010), cited in (Bowen & David E, 2005). Thus service quality can intend to be the way in which customers are served in an organization which could be good or poor.

(Poerwopoespito & Utomo, 2000) defined professionalism as the behavior, ways, and qualities that characterize a profession. A person is said to be professional if his job has a characteristic technical or ethical standard of a profession. (Kusuma, 2012) defines professionalism as an individual's responsibility to behave better than just complying with existing community laws and regulations.

According to (Kotler & Armstrong, 2001) promotion refers to activities that communicate to the merits of the product and meet the target customers to buy it. (Rambat Lupiyoadi, 2013) defined promotion as an activity carried out by the company to communicate the benefits of the product and as a tool to influence consumers in the activity of buying or using services as needed.

Based on the formulation of the problem above, the formulation of the problem is made as follows:

1. Does the quality of service influence the customer satisfaction of Bank Jatim Branch Dr. Soetomo Hospital Surabaya?
2. Does work professionalism influence the customer satisfaction of Bank Jatim Branch Dr. Soetomo Hospital Surabaya?
3. Does the promotion influence the customer satisfaction of Bank Jatim Branch Dr. Soetomo Hospital Surabaya?
4. Does service quality, work professionalism and promotion have a simultaneous influence on customer satisfaction Bank Jatim Branch Dr. Soetomo Hospital Surabaya?
5. Among the service variables, work professionalism and promotion, which variable has the dominant influence on customer satisfaction, Bank Jatim Branch Dr. Soetomo Hospital Surabaya?

II. LITERATURE REVIEWS AND HYPOTHESES

A. Quality of Service

Quality is something that must be provided to service providers properly. The quality of a product or service is a major part of the company's strategy in order to achieve sustainable excellence, either as a market leader or as a strategy to continue to grow. According to A.S Moenir (2002) Service is a process of fulfilling needs through other people's activities directly. Services according to Henry Simamora (2018) are every activity or benefit offered by a party to another party which is basically intangible and does not result in any ownership. According to Tjiptono (2014) definition "quality of service focuses on efforts to meet the needs and desires of consumers and the accuracy of delivery to compensate for consumer expectations". According to Lupiyoadi (2014) that: quality is a combination of traits and characteristics that determine the extent to which outputs can meet the requirements of customer needs, so customers determine and assess how far these characteristics and characteristics meet their needs. Based on the above understanding of quality is a standard measure desired by consumers in meeting consumer expectations even exceeding what is desired by consumers. Quality is seen to depend on consumers, if the product offered satisfies consumers, it can be said that the product is of high quality. While Service is an activity or series of activities that are invisible (inaccessible) that occur as a result of interactions between consumers and employees or things - other things provided by the service provider company intended to solve consumer/customer problems (Ratminto & Winarsih, 2013).

Tjiptono (2014) explains that there are five dimensions of service quality that can be used to measure service quality such as the following:

1. Tangible

The dimensions of physical appearance (tangible) given by the company to consumers include physical facilities, employee equipment, and communication facilities. The ability of a company to show its existence to external parties. The appearance and ability of reliable facilities and physical infrastructure of

the company and the state of the surrounding environment is one of the ways in which service companies provide quality service to customers. Can include physical facilities - buildings, books, bookshelves, tables and chairs, etc. -, technology, equipment, and the appearance of employees.

2. Reliability

The dimensions of reliability provided by the company in the form of the ability to deliver promised services immediately, speed, accuracy and satisfaction. The company's ability to provide services in accordance with what was promised accurately and reliably. Performance must be in accordance with customer expectations reflected in the timeliness, the same service for all customers without errors, sympathetic attitudes and high accuracy.

3. Responsiveness

The responsiveness given by the company in the form of the desire of the staff to help consumers and provide responsive services. Willingness to help customers and provide services quickly and precisely with the delivery of clear information. Ignoring and letting customers wait for no apparent reason causes a negative perception of service quality.

4. Assurance

The Dimension of assurance provided by the company covers the knowledge, ability, politeness, and trustworthiness of the staff, free from danger, risk or doubt. Knowledge, courtesy and the ability of company employees to foster customer trust in the company.

This assurance includes several components, including:

- a. Communication, which is continuously providing information to customers in the language and the use of clear words so that customers can easily understand what is informed by employees and quickly and responsibly address complaints and complaints from customers.
- b. Credibility, the need for collateral for a trust given to customers, believability or honesty, instilling trust, providing good credibility for the company in the future.
- c. Security, the existence of a high trust from customers for services received.
- d. Competence, is a skill that is owned and needed in order to provide services to customers optimally.
- e. Courtesy, in the service of a moral value that is owned by the company in providing services to customers.

5. Empathy (Emphaty)

The Dimension of Empathy (Emphaty) includes ease in relationships, good communication, personal attention, and understanding the needs of consumers. Give sincere and individual or personal attention given to customers by trying to understand the desires of consumers where a company is expected to have an understanding and knowledge of customers, understand customer needs specifically, and have a comfortable operating time for customers.

According to Wolkins, quoted in Saleh (2010) there are 6 (six) main principles of service quality, namely as follows:

a. Leadership

The company's quality strategy must be an initiative and commitment from top management. Top management must lead and direct its organization in an effort to improve quality performance. Without leadership from top management, quality improvement efforts will only have little impact.

b. Education

All company employees, from top managers to operational employees, must get emphasis in education, among others, the concept of quality as a business strategy, tools, quality strategy implementation techniques, and the role of executives in implementing quality strategies.

c. Strategic Planning

The strategy planning process must include measurement and quality objectives used in directing the company to achieve its vision and mission.

d. Review

The review process is the only most effective tool for management to change organizational behavior. This process describes a mechanism that ensures continuous attention to efforts to realize quality goals.

e. Communication

Implementation of quality strategies in organizations is influenced by the process of organizational communication, both with employees, customers, and with other stakeholders.

f. Total Human Reward

Reward and recognition are crucial aspects in implementing a quality strategy. Every outstanding employee needs to be rewarded and his achievements must be recognized. In this way, motivation, morale, pride and sense of belonging for each member of the organization can increase, which ultimately contributes to increasing productivity and profitability for the company, as well as customer satisfaction and loyalty.

According to Tjiptono (2012) there are several factors that need to be considered in improving service quality:

1. Identify the main determinants of service quality
Each service provider is required to deliver the best quality services to consumers. Some factors that become consumers' judgment are transaction security (payment using credit or debit card), security, timeliness, and others. This effort is carried out to build consumer views on the quality of services that have been received. If there are deficiencies in some of these factors, it needs to be considered and improved. So that there will be a better assessment in the eyes of the customer.
2. Manage customer expectations
Many companies try to attract the attention of customers in various ways as one of them is to overestimate the promise so that it becomes a "boomerang" for the company if it cannot fulfill what has been promised. Because the more promises given, the greater the customer's expectations. It's good to be wiser in giving 'promises' to customers.
3. Manage evidence of service quality
This aims to strengthen customer ratings during and after the service is delivered. Unlike products that are tangible, while services are performance, customers tend to pay attention to "what services will be provided" and "what kind of services have been received". So that it can create certain perceptions of service providers in the eyes of consumers.
4. Educate consumers about services
The effort to educate services to consumers aims to realize the process of delivering and consuming services effectively and efficiently. Customers will be able to make purchasing decisions better and understand their role in the service delivery process.
5. Growing a culture of quality
Quality culture can be developed in a company by holding a comprehensive commitment from all organizational members from the top to the lowest. Quality culture consists of philosophy, beliefs, attitudes, norms, values, traditions, procedures, and expectations relating to improving quality.
6. Creating automating quality
Automation has the potential to overcome problems in terms of the lack of human resources the company has. But attention is needed in aspects of human touch and elements that require automation (high tech). The balance between the two things is needed to produce successful delivery of services effectively and efficiently. For example, internet banking, phone banking, and the like.
7. Follow up on services
Follow-up services are needed to improve service aspects that are unsatisfactory and maintain good ones. In this framework, the company needs to conduct a survey of some or all consumers regarding the services that have been received. So that companies can find out the level of quality of service in the eyes of consumers.
8. Develop a service quality information system
Service quality information system is a system used by companies by conducting data research. Data can be in the form of results from the past, quantitative and qualitative, internal and external, as well as information about companies, customers and competitors.

B. Service Quality and Customer Satisfaction

Service quality has an important role in creating customer satisfaction. Jaspar (2012) suggests that in a service system, service providers and consumers as services must have a close relationship, where consumers are active participants in the formation of the service process. And Tjiptono (2012) states that paying attention to service quality to consumers will increase the index of consumer quality satisfaction as measured in any measure by the dimensions of service quality, namely tangible, empathy, reliability, responsiveness and assurance that have an influence on customer satisfaction. The influence of service quality and customer satisfaction is reinforced by research journals conducted by Suryadharma & Nurcahya (2015) which show that simultaneously the quality of service variables have a significant effect on customer satisfaction. Research conducted by Bucak (2014) states that simultaneously there is an influence between service quality and customer satisfaction. And other research conducted by Shafiq et al., (2011) shows that partially the dimensions of service quality namely tangible, reliability, responsiveness and assurance have a positive influence while empathy does not have a positive effect on customer satisfaction. Research conducted by Hariyanto & Untarini (2014) shows that partially the dimensions of service quality, namely tangible, reliability, responsiveness, assurance, and empathy have a significant influence on customer satisfaction.

C. Professionalism

Oerip & Utomo (2012) defined professionalism as the behavior, ways, and qualities that characterize a profession. A person is said to be professional if his job has a characteristic technical or ethical standard of a profession. According to Harefa (2004) professionalism is a matter of attitude that can be considered as representing professionalism, namely, high skills, giving public-oriented interests, strict supervision of work behavior and a reward system that is a symbol of work performance. Arens et al. in Kusuma (2012) defines professionalism as an individual's responsibility to behave better than just complying with existing community laws and regulations.

Professional characteristics according to Lubis & Wajdi (2012) include:

- a. Have high skills in one field, as well as proficiency in using certain equipment needed in the implementation of tasks related to the field.
- b. Have knowledge and knowledge and intelligence in analyzing a problem and are sensitive in reading situations, fast and precise and careful in making the best decisions on the basis of sensitivity.
- c. Having a future-oriented attitude, so that you have the ability to anticipate the development of the environment that lies before him.
- d. Having an independent attitude based on the belief in personal abilities and being open to listening and respecting other people's opinions, but careful in choosing the best for him and his personal development.

Because of the importance of the role of human resources in the company, the work motivation of each individual employee is very important. Work motivation can be done by giving an appreciation of what they have done for the company. This can be done by providing appropriate compensation to them. Because the reason for someone doing work is, among other things, to get a reward for survival and family.

However, when the company is considered lacking in providing compensation that can fulfill their cost of living, then the enthusiasm of employees in carrying out their work will also decrease. This will be very detrimental to the company if the employee has a high ability but does not want to mobilize his ability because of the lack of corporate appreciation through proper compensation (reward).

Formulation Of The Problem

Based on the background of the study, the authors make a problem statement as follows:

1. Does direct financial compensation (X_1) and indirect compensation (X_2) have a simultaneous effect on employee work motivation?
2. Does direct financial compensation (X_1) and indirect compensation (X_2) partially influence employee work motivation?

D. Literature Review and Hypotheses**Compensation**

Experts reveal various types of compensation definitions using different sentences and languages. But basically they have a similar formula for understanding compensation. Mondy & Martocchio (2016) defines compensation as an intrinsic and extrinsic reward received by employee after they have done their work. Milkovich et al., (2014) stated that compensation as a reward received by employee based on anything employee has done at his/her work. William B. Wearther and Keith Davis compensation is what employee receive in exchange of their work. Whether hourly wages or periodic salaries, the personnel department usually designs and administers employee compensation (2000). According to Hariandja, (2010) compensation is the overall remuneration received by employees as a result of carrying out work in the organization in the form of money or other, which can be in the form of salaries, wages, bonuses, incentives and other benefits such as health benefits, holiday allowances, food allowance, leave money, etc. Meanwhile Saydam (2010) stated that compensation was all remuneration received by an employee or employee from his company as a result of the services or energy he had given to the company. More generally Dessler, (2011) states that compensation is defined as any form of payment or compensation given to employees and arises from the employment of the employee. Whereas Nawawi (2010) has the opinion that compensation for an organization or company means appreciation or reward to employees who have contributed in realizing its goals, through activities called work. Financial compensation, in the form of direct and indirect financial compensation (Hasibuan, 2012). Direct financial compensation in the form of; principal fees (salaries and wages), pay fees, incentive payments (bonuses, commissions, distribution of profit / profit and stock options) and paid fees (savings and annuity programs for stock purchases). While indirect financial compensation in the form of; protection programs (health insurance, life insurance, pensions, labor insurance), fees outside working hours (holidays, holidays, annual leave and maternity leave) and facilities such as vehicles, office space and parking spaces.

E. Motivation

Motivation refers to “the reasons underlying behavior” (Guay et al., 2010). Broussard & Garrison (2004) broadly define motivation as “the attribute that moves us to do or not to do something”. Intrinsic motivation is motivation that is animated by personal enjoyment, interest, or pleasure. As Deci et al. (1999) observe, “intrinsic motivation energizes and sustains activities through the spontaneous satisfactions inherent in effective volitional action. It is manifest in behaviors such as play, exploration, and challenge seeking that people often do for external rewards”. Turner & Helms (1995) considers motivation to be synonymous with cognitive engagement, which he defines as “voluntary uses of high-level self-regulated learning strategies, such as paying attention, connection, planning, and monitoring”. According to Hasibuan (2012) motivation comes from the Latin word “move” which means “encouragement or driving force”. This means that motivating employees is the same as giving encouragement to employees to work hard and be more enthusiastic in carrying out and completing their work by using all the capabilities they have. For companies, providing motivation for employees to be able to carry out good work is not something easy, companies must be able to see employees who have the ability to carry out a job but are lazy or do not want to do the work. Because, even though a company has many reliable and capable employees, but they do not want to use these capabilities and skills, the results will not be maximized. This is in accordance with the opinion of Hasibuan (2012) that employee motivation can be given to an individual who is able to do the work, but he is lazy to do those tasks by utilizing all of his abilities. For that a leader must be able to find out what the needs and wants of these employees. Because in general someone works is to fulfill all their needs and desires. This must be realized by the leadership so that it can be used as a motivator for employees to be willing to carry out their work as well as possible. With the existence of high work motivation in employees, it is expected that each individual will work hard and enthusiastically in order to achieve high productivity so that the company's goals can be achieved. According to Winardi (2009) motivation is a potential force in a human being, which can be developed by itself, or by a number of outside forces which essentially revolve around monetary rewards, and non-monetary rewards, which can affect the results of their performance positively or negatively, which depends on the situation and conditions faced by the person concerned. Meanwhile according to Gray in Winardi (2009) motivation is the result of a number of processes, which are internal, or external to an individual, which causes an attitude of enthusiasm and persistence to arise, in carrying out certain activities.

F. Hypothesis

The researcher hypothesized the problem above, namely:

1. Direct financial compensation (X_1) and indirect compensation (X_2) have a simultaneous effect on employee work motivation of Koperasi Karyawan PDAM Sidoarjo
2. Direct financial compensation (X_1) and indirect compensation (X_2) partially influence employee work motivation of Koperasi Karyawan PDAM Sidoarjo

II. METHODOLOGY

A. Population and Sample

Suharsimi et al., (2012) defines population as an individual or subject unit in the region and time and certain qualities that will be observed or examined. According to Joko Subagyo (2006) the population is used as a determination and limitation of the object of research so that there is no plural interpretation of all existing problems and facilitate researchers in making data retrieval that is relevant to research problems. In this study, the study population was 48 employees of Koperasi Karyawan PDAM Sidoarjo, which will be asked for information needed to solve the problems raised by the researchers.

B. Research data

Primary data is data taken directly from the source and has not been through the collection process from other parties. Primary data in this study were obtained through direct interviews with related parties. In addition, primary data was also obtained from questionnaires given to employees of the Koperasi Karyawan PDAM Sidoarjo to be answered based on the criteria or conditions determined by the researcher.

C. Data Analysis Techniques

Multiple Linear Regression

Data processing tools used in this study are Multiple Linear Regression, using SPSS Version 22.0 software, and the model equation used is as follows:

$$Y = a + b_1X_1 + b_2X_2 + e$$

Where :

Y = work motivation

X₁ = direct financial compensation

X₂ = indirect financial compensation

a = constant

b₁, b₂, = regression coefficient

III. RESULTS AND DISCUSSION

Results of Multiple Linear Regression Analysis

The regression equation in this study are:

$$Y = 0.930 + 0.295.X_1 + 0.446.X_2$$

Table 1. SPSS Calculations

Variable	Coefficient Regression	Standard Error	t-count	Sig
Direct financial compensation	0.295	0.108	2.728	0.009
Indirect financial compensation	0.446	0.090	4.926	0.000
Constan		0.930		
Adj. R ²		0.627		
R ²		0.643		
Multiple R		0.802		
F – Ratio		40.453		
Probability		0.000		
Durbin – Watson		1.870		

A. Hypothesis Testing

Based on the results of processing the data above using multiple linear regression analysis, the following results are obtained:

1. Significance of the F Test: 0,000 < 0,05 means that the two independent variables above have a significant influence on employee work motivation variable variables at Koperasi Karyawan PDAM Sidoarjo, Sidoarjo.
2. Significance of Test t: for X₁ (direct financial compensation) significance is 0.009 < 0.05 and variable X₂ (indirect financial compensation) significance is 0,000 < 0.05, it can be decided that the two independent variables above partially have a real effect towards employee work motivation variables at Koperasi Karyawan PDAM Sidoarjo.

B. Discussion

Direct financial compensation variable (X₁) is recorded as having a regression coefficient of 0.295 which means that if direct financial compensation (X₁) increases by one unit it will result in an increase in work motivation (Y) of 0.295 units at Koperasi Karyawan PDAM Sidoarjo. Conversely, if there is a decrease in one unit in direct financial compensation (X₁) it will result in a decrease in work motivation (Y) of 0.295 units at Koperasi Karyawan PDAM Sidoarjo, Sidoarjo. The assumption used is that other independent variables are considered constant or zero.

Indirect financial compensation variable (X₂) is recorded as having a regression coefficient of 0.446 which means that if indirect financial compensation (X₂) increases by one unit it will result in increased work motivation (Y) of 0.446 units at the Koperasi Karyawan PDAM Sidoarjo. Conversely, if there is a decrease in one unit in indirect financial compensation (X₂), it will result in a decrease in work motivation (Y) of 0.446 units at the Koperasi Karyawan PDAM Sidoarjo. The assumption used is that other independent variables are considered constant or zero.

IV. CONCLUSION

Based on the discussion that has been done about testing the effect of direct financial compensation (X₁) and indirect financial compensation (X₂), on the work motivation of employees of Koperasi Karyawan PDAM Sidoarjo (Y), conclusions can be drawn as follows:

1. Based on the calculation results obtained by the value of t-count for direct financial compensation of 2.728 greater than the value of t table 1.6794 then it can be concluded that direct financial compensation has a significant effect on employee motivation of Koperasi Karyawan PDAM Sidoarjo. This is supported by a significance value of 0.009 which is smaller than the level of significance (α) used at 0.05.
2. From the calculation results show the value of t-count for indirect financial compensation amounting to 4.926 greater than the value of t table 1.6794, it can be concluded that indirect financial compensation has a significant effect on employee motivation of Koperasi Karyawan PDAM Sidoarjo. This is supported by a significance value of 0,000 which is smaller than the level of significance used at 0.05.
3. From the above calculation results at a significance level of 0.05 and df of 45, the F table value of 3.2000 is obtained, while the calculated F value in this study is 40.453. Thus it can be concluded that F table is smaller than F count, so that results can be obtained that the independent variables included in the model, namely: direct financial compensation (X₁) and indirect financial compensation (X₂) simultaneously have a significant effect.

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